

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Document

Page 1 of 3

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Allison J. Kiffin, Esq.  
PETER J. LISKA, LLC  
766 Shrewsbury Avenue  
Tinton Falls, NJ 07724  
(732) 933-7777  
Attorneys for Garden Savings Federal Credit Union

In Re:

Philip Osley and Felicia Osley  
Debtors.



Order Filed on February 5, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-16547

Chapter 13

Hearing Date: January 16, 2019

Judge: Christine M. Gravelle, U.S.B.J.

**CONSENT ORDER RESOLVING CREDITORS MOTION TO VACATE THE  
AUTOMATIC STAY**

The relief set forth on the following page, numbered two (2) is hereby **ORDERED**.

DATED: February 5, 2019

A handwritten signature in cursive script, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

PETER J. LISKA, LLC

By: /s/ Allison J. Kiffin  
(Allison J. Kiffin, Esq.)  
766 Shrewsbury Avenue  
Tinton Falls, NJ 07724  
(732) 933-7777  
(AJK 0179)  
Attorneys for Garden Savings Federal Credit Union

**UNITED STATES BANKRUPTCY COURT**  
District of New Jersey

In Re:	x	CASE NO.: 18-16547
	x	CHAPTER 13
Philip Osley and Felcia Osley	x	<b>CONSENT ORDER RESOLVING</b>
	x	<b>CREDITORS MOTION TO VACATE</b>
Debtors.	x	<b>THE AUTOMATIC STAY</b>

Hon. Christine M. Gravelle, U.S.B.J.  
Confirmation Hearing: January 16, 2019

This matter having been opened by the Creditor, Garden Savings Federal Credit Union, by its counsel, Peter J. Liska, L.L.C., Allison J. Kiffin, Esq., appearing, and counsel for the Creditor having conferred with counsel for the Debtors, Gilman & Gilman, L.L.C., Justin M. Gilman, Esq., appearing, and the parties having reached an agreement to resolve the Creditor's Motion to Vacate the Automatic Stay, do hereby consent to the entry of the following Order:

1. The Debtor's post-petition arrears on their automobile loan with the Creditor total \$2593.64 through December 2018.
2. The Debtor is making an immediate payment of \$620.00 directly to the Creditor.
3. After credit for the above \$620 payment, the post-petition arrears will be \$1973.64.
4. The Debtor will recommence making the regular monthly payments of \$619.91 starting with the January 21, 2019 payment.
5. The Debtors will cure the remaining post-petition arrears by making extra cure payments of \$328.94 a month for six months commencing with the regular monthly payment due

January 21, 2019, for total payments of \$948.85 a month (\$619.91 + \$328.94 cure payment) for the six-month cure period.

6. After making the six-monthly cure payments, the Debtors will continue to make the regular post-petition monthly payments of \$619.91/month as per the loan contract.
7. In the event that the Debtors fail to make any of the above payments, the Creditor is permitted to file a Certification of Default seeking an order to vacate the automatic stay at that time.

By signing below, the parties agree to the entry of the above Consent Order resolving the Creditor's Motion to Vacate the Automatic Stay.

By Counsel, Gillman & Gillman, LLC  
Attorney for Philip Osley

Dated: 1/23/19

By Counsel, Allison J. Kiffin, Esq.  
Attorney for Garden Savings  
Federal Credit Union

Dated: 1/23/19